

II. REMARKS

The Examiner is requested to reconsider the application in view of the foregoing Amendment and the following Remarks and Interview Summary. The designation for claim 300 has been changed to "Currently amended" as required.

Applicant provisionally elects Group I with traverse for the reasons stated in the Interview Summary.

As stated in the Interview Summary, it is believed that claim 202 belongs in Group I. The Examiner agreed that Group II includes claim 202. Applicant's election is for Group I including claim 202.

As stated in the Interview Summary, Applicant requests reconsideration of the Restriction Requirement/Election Requirement.

As stated in the Interview Summary, this Amendment amends the claims 213, 305, and 306 as proposed and agreed. The Examiner stated in the interview that the restriction requirement/election requirement was relieved. Thus, it is the understanding of the undersigned that all claims, even those indicated as Group II, will be examined.

To help in the examination of the claims, the following information is again provided. Claims 304, 305 and 306 were previously added and correspond substantially to claims 187, 213 and 241, respectively. Claim 304 is similar in scope to method claim 187, but substitutes language for the terms "intermediation" services. Thus, since claim 187 is patentable, claim 304 is also patentable. Claim 305 is similar in scope to apparatus claim 213, but substitutes language for the terms "intermediation" services. Thus, since claim 213 is patentable, claim 305 is also patentable. Claim 306 is similar in scope to apparatus claim 241, but again substitutes language for the terms "intermediation" services. Thus, since claim 241

is patentable, claim 306 is also patentable. The substance of claims 304-306 has already been searched and examined.

Claims 307-309 were previously added in the last amendment and are dependant and specify that the first sector is origination of insurance. The substance of claims 307-309 has already been searched and examined.

Claims 310 and 311 were previously added and are similar to claims 187 and 188, however, they focus exclusively on transactions in the secondary market, as again explained in the telephonic interview with Examiner Colbert. It is the secondary market transactions which are clearly not met by the prior art. Thus, these claims are patentable in view of the prior art of record.

Claim 201 was previously cancelled and substantially rewritten as claim 312.

Apparatus claims 213 and 241 were previously amended to avoid having to sue multiple parties and to avoid issues of whether all contributing infringers are in U.S. territory, in the event of issuance and infringement. The changes should not effect patentability determinations by the U.S. Patent and Trademark Office.

The Examiner is invited to call the undersigned at the number given below, if it can in any way expedite prosecution.

III. INTERVIEW SUMMARY

Three telephonic interviews have been held with the Examiner. Attached is a copy of the Interview Agenda sent to Examiner Colbert on August 10, 2007 for the August 13, 2007 telephonic interview. The Interview Agenda was followed. More particularly, Examiner Colbert, Donna L. Angotti, Michael Erlanger, and Connie Erlanger were present on the telephone call of August 13, 2007. Applicant addressed the July 25, 2007 Restriction Requirement, indicating that it is believed that Claim 202 was inadvertently left out of the groupings and that Claim 202 belongs in Group I. The Examiner agreed Claim 202 belongs in Group I. Applicant orally provisionally elected Group I including Claim 202, with traverse. The grounds for traverse were stated that there is no additional burden on the Patent Office to search both groups since both subclasses identified in the Office Action (705/37 and 705/38) have to be searched to examine claims of both groups and additionally, the search has probably already been performed for both subclasses.

Applicant, through counsel, further explained the burden placed upon Applicant by restriction/election of species. Applicant indicated the need to see the progression of prosecution of the case due to the extended period of time in the Patent Office. Applicant requested reconsideration of the restriction requirement/election of species. Applicant indicated that a written response would be filed. Applicant indicated that all claims before restriction or election, appear to be patentable in view of the prior art of record.

Examiner Colbert expressed concern regarding the format of certain apparatus claims. Applicant agreed to review the claims and propose amendments.

A second telephonic interview with the Examiner was held on August 15, 2007 with the same participants in which Applicant orally suggested claim amendments to claim 213. It was agreed that the Applicant would prepare written amendments to claims 213, 305 and 306. Applicant sent those proposed amendments to the Examiner on August 16,

2007.

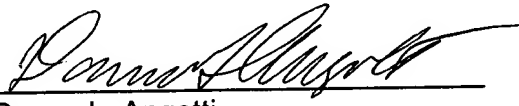
A third telephonic interview was held on August 20, 2007 with the same participants. The Examiner indicated that she had reviewed the proposed amendments to the claims and that the Restriction Requirement was relieved. In a short telephonic interview a few minutes later, it was agreed that this paper would be filed entering the agreed upon amendments to claims 213, 305, and 306.

IV. FEE

No fee is due. If any extension of time is necessary for the entry of this amendment such extension is respectfully requested. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or any extension of time necessary for the entry of this amendment or to credit any overcharges to Deposit Account No. 50-3219. Additionally, the Examiner is invited to contact the undersigned at (212) 858-7515 if it can in any way expedite or ease the handling of this case. Please direct all correspondence to the undersigned at the address given below. Email communications at the below email address are authorized.

Respectfully submitted,

Date: December 18, 2007


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